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JENNIFER JOHNSON
SECRETARY, BOARD OF GOVERNORS
FEDERAL RESERVE SYSTEM
20TH ST & CONSTITUTION AVE
N.W., WASHINGTON, DC. 20551

DEAR MADAM,

RE: UN-FAIR, LOP-SIDE CREDIT CARD RULES

PLEASE HELP LEGISLATE AGAINST BURDENSOM, UN-FAIR LOP-SIDED,
CREDIT CARD RULES BY CARD ISSUERS:

- TOO MANY UN-SOLICITED "TEASER" CARD OFFER MANY TO NON-CREDIT WORTHY RECEIVERS.
- BURDENSOM "FINE PRINT" PLAN OR RULE CHANGES
- INCONSISTANT, VARYING, SHORT BILLING CYCLES
- UNFAIR PAYMENT APPLICATIONS THAT ONLY BENEFIT CARD ISSUER
- CREDIT CARDS "TEASER" OFFERS THAT DESPIT ANY PAYMENT PROBLEM RATES ARE INCREASED AFTER PROMOTIONAL PERIOD.
- DIFFICULT TO UNDERSTAND DISCLOSURE RULES

THANK YOU FOR YOUR INTEREST.

H. Mariano